

Information to identify the case:

Debtor 1	<u>Dean L. Janas</u>	Social Security number or ITIN	xxx-xx-5930
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Susan G. Janas</u>	Social Security number or ITIN	xxx-xx-1150
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-24599-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dean L. Janas

Susan G. Janas

5/13/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Dean L. Janas
Susan G. Janas
DebtorsCase No. 13-24599-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lkat
Form ID: 3180WPage 1 of 2
Total Noticed: 39

Date Rcvd: May 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2019.

db/jdb +Dean L. Janas, Susan G. Janas, 2026 Cutter Drive, Mc Kees Rocks, PA 15136-1528
 cr +Dollar Bank, FSB, The Mortgage Service Center, PO Box 8469, Canton, OH 44711-8469
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 13742007 +Discover Bank, c/o Leading Edge Recovery Solutions, PO Box 2330, Schiller Park, IL 60176-0330
 13742008 +Disney Vacation, Attn: Member Accounting, PO Box 470727, Kissimmee, FL 34747-0727
 13783712 +Disney Vacation Club Management Corp., 1390 Celebration Blvd., Celebration, FL 34747-5166
 13783711 +Disney Vacation Development, Inc., 1390 Celebration Blvd., Celebration, FL 34747-5166
 13742009 +Dollar Bank, PO Box 106077, Pittsburgh, PA 15230-6077
 13784755 Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
 13784754 +Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
 13742015 +Montour School District, c/o Jordan Tax Service, 102 Rahway Drive, Canonsburg, PA 15317-3349
 13742016 +Northshore Endoscopy Center, 1307 Fedral Street, Suite 101, Pittsburgh, PA 15212-4769
 13742018 PA Department of Revenue, Bureau of Compliance, P. O. Box 280948, Harrisburg, PA 17128-0948
 13742020 +Surgery Center of Edgeworth Commons, 725 Cherrington Parkway, Suite 200, Moon Township, PA 15108-4318
 13776789 +Township of Kennedy, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13742021 +Township of Kennedy, c/o Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
 13776788 +Township of Kennedy/Montour SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 14 2019 02:40:58 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

13774583 +E-mail/Text: bncmail@w-legal.com May 14 2019 02:41:12 ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13742001 +EDI: CAPITALONE.COM May 14 2019 06:28:00 Capital One, PO Box 71083, Charlotte, NC 28272-1083
 13780998 EDI: CAPITALONE.COM May 14 2019 06:28:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13742003 +EDI: CHASE.COM May 14 2019 06:28:00 Chase Bank, c/o ARS National Services, PO Box 463023, Escondido, CA 92046-3023
 13742004 +EDI: WFNNB.COM May 14 2019 06:28:00 Comenity Bank, PO Box 182124, Columbus, OH 43218-2124
 13742005 +E-mail/Text: vmcpherson@creditmanagementcompany.com May 14 2019 02:41:20 Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
 13748243 EDI: DISCOVER.COM May 14 2019 06:28:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13742010 +E-mail/Text: bankruptcygpl@greatplainslending.com May 14 2019 02:41:22 Great Plains Lending, 1050 E. 2nd Street, Box 500, Edmond, OK 73034-5313
 13742012 +E-mail/Text: bankruptcy.bnc@ditech.com May 14 2019 02:40:39 Green Tree, PO Box 6172, Rapid City, SD 57709-6172
 13759454 +E-mail/Text: bankruptcy.bnc@ditech.com May 14 2019 02:40:39 Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
 13742013 EDI: IRS.COM May 14 2019 06:28:00 Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
 13806722 EDI: MERRICKBANK.COM May 14 2019 06:28:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 13742014 +EDI: MERRICKBANK.COM May 14 2019 06:28:00 Merrick Bank, PO Box 30537, Tampa, FL 33630-3537
 13742017 +EDI: AGFINANCE.COM May 14 2019 06:28:00 One Main Financial, PO Box 183172, Columbus, OH 43218-3172
 13773335 EDI: AGFINANCE.COM May 14 2019 06:28:00 OneMain Financial, Inc. asf CitiFinancial, Inc., P.O. Box 6042, Sioux Falls, SD 57117-6042
 13742019 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 14 2019 02:40:58 PA Department of Revenue, Bureau of Compliance, Wage Garnishment Section, PO Box 280946, Harrisburg, PA 17128-0946
 13807620 EDI: PRA.COM May 14 2019 06:28:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13744306 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 14 2019 02:40:58 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
 13760082 EDI: Q3G.COM May 14 2019 06:28:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 13754493 +EDI: WFFC.COM May 14 2019 06:28:00 Wells Fargo Financial Pennsylvania, Inc., 435 Ford Road - Suite 300, St. Louis Park, MN 55426-4938

TOTAL: 21

District/off: 0315-2

User: lkat
Form ID: 3180W

Page 2 of 2
Total Noticed: 39

Date Rcvd: May 13, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr DITECH FINANCIAL LLC
cr Montour School District
cr Township of Kennedy
cr Wells Fargo Bank, National Association, not in its
13742002* +Capital One, PO Box 71083, Charlotte, NC 28272-1083
13742006* +Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
13742011* +Great Plains Lending, 1050 E. 2nd Street, Box 500, Edmond, OK 73034-5313
TOTALS: 4, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2019 at the address(es) listed below:

David W. Raphael on behalf of Creditor Dollar Bank, FSB draphael@grenenbirsic.com, mcupec@grenenbirsic.com
James Warmbrodt on behalf of Creditor Wells Fargo Bank, National Association, not in its individual or banking capacity, but solely as Trustee on behalf of the Irwin Home Equity Loan Trust 2006-3 bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Township of Kennedy jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Montour School District jhunt@grblaw.com, cnoroski@grblaw.com
Kenneth Steidl on behalf of Joint Debtor Susan G. Janas julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com
Kenneth Steidl on behalf of Debtor Dean L. Janas julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com
Lauren Berschler Karl on behalf of Creditor DITECH FINANCIAL LLC lkarl@rascrane.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com
TOTAL: 11